

WHAT IS IDENTITY THEFT?

Identity theft is the unauthorized possession or use of another individual's personal identifying information (name, address, date of birth, Social Security number, mother's maiden name) to commit a crime. Upon obtaining such personal identifiers, identity thieves are able to commit financial crimes such as opening phony bank accounts, obtaining utility services, getting unauthorized credit cards, applying for car or house loans, and leasing apartments with a false name. Identity thieves may even develop a criminal record or file bankruptcy in their victim's name. Their goal is to spend as much money as possible before the victim becomes aware of the theft.

HOW CRIMINALS GET YOUR PERSONAL INFORMATION

- 🔑 Ordering your credit report
- 🔑 Digging through your garbage (dumpster diving)
- 🔑 Stealing mail from your mailbox
- 🔑 Stealing your wallet or purse
- 🔑 Retrieving information from the Internet
- 🔑 Obtaining information while employed with a business which has legal access to your personal data
- 🔑 Posing as a landlord or employer to obtain current bank or work records

INFORMATION TO GUARD FROM IDENTITY THIEVES

- 🔒 Social Security number
- 🔒 Birthdate
- 🔒 Driver's license number/State ID cards
- 🔒 Mother's maiden name
- 🔒 Current and past addresses
- 🔒 Credit/Debit card numbers
- 🔒 Personal identification numbers/access codes
- 🔒 Passports
- 🔒 Firearms identification cards
- 🔒 Employee identification cards
- 🔒 Birth certificates
- 🔒 Telephone number

PREVENTION TIPS

- ⊗ Don't give out your Social Security number unless necessary. (Never print your number on your checks.)
- ⊗ Request your credit report at least once a year and check for any unauthorized activity.
- ⊗ Shred personal documents before putting them in the trash (especially pre-approved offers of credit).
- ⊗ Don't have checks delivered to an unlocked mailbox, and stop mail delivery when away from home for extended periods.
- ⊗ Don't place mail that contains personal identifiers in an unlocked mailbox.
- ⊗ Don't carry unnecessary credit cards, your Social Security card, birth certificate or passport in your wallet or purse except when absolutely necessary.
- ⊗ Never give out your credit card number or other personal information over the phone or Internet unless you have a trusted business relationship with the company and you initiated the contact.
- ⊗ Be careful when you leave personal information in your home, especially if you have roommates, employ outside help, or have service work performed.
- ⊗ Carefully review your credit card statements and phone bills for any unauthorized use.
- ⊗ Follow up with creditors if you suspect bills have not arrived on time.
- ⊗ Put passwords that are not easily determined on credit card, bank, and phone accounts.
- ⊗ Write "check photo ID", in ink on the back of your credit card near your signature.
- ⊗ While shopping, keep a watch out for people standing nearby who have a cell phone with a camera.
- ⊗ If you are shopping online, make sure the site is secure. (a site should have "https" instead of "http" in the web address of the page that asks for credit card information; a site should also have a locked padlock, which usually can be found at the bottom of the screen.

IF YOU BECOME A VICTIM OF IDENTITY THEFT . . .

- ☎ Immediately contact the fraud units of the three major credit reporting bureaus. (See Resources.) Ask for a credit report so that you can identify fraudulent activity. Also ask the bureau to flag your account with a "fraud alert" to indicate that you have been a victim of a fraud and ask that no new credit be granted without your approval.
- ☎ Make a report with law enforcement departments with jurisdiction in your case, and keep a copy of the report for proof of the crime.
- ☎ Contact the security department of all creditors with whom your name has been used fraudulently by telephone and letter. Enclose a copy of your police report.

If you have checks stolen or a bank account has been fraudulently established in your name, report it to the seven check verification companies listed below. (See Resources.)

Stop payment on all outstanding checks, and cancel your checking and savings accounts.

- ☎ If someone obtains your Social Security number, call the Social Security Administration. (See Resources.)
- ☎ If someone obtains a driver's license in your name or is using your driver's license number, contact your local Department of Motor Vehicles and ask to put a "fraud alert" on your license and request a new number.

RESOURCES

Credit Reporting Bureaus

EQUIFAX <http://www.equifax.com>

Report fraud: (800) 525-6285

Order credit report: (800) 685-1111

EXPERIAN <http://www.experian.com>

Report fraud

Order credit report: (888) 397-3742

TRANS UNION

<http://www.transunion.com/index.jsp>

Report fraud: (800) 680-7289

Order credit report: (800) 888-4213

or (800) 916-8800

These and other companies also provide credit monitoring services for a small fee.

Social Security Administration

Report fraud: (800) 269-0271

(800) 772-1213

To Report Fraudulent Use Of Your Checks

Check Rite..... (800) 766-2748

Chexsystems (800) 428-9623

Equifax (800) 437-5120

National Processing Co. (NPC).. (800) 526-5380

**SCAN (Shared Check
Authorization Network)**..... (800) 262-7771

Telecheck..... (800) 710-9898

Crosscheck..... (800) 552-1900

For more information, or to report a suspected case of identity theft, call the FTC at (877) ID THEFT, or online at <http://www.consumer.gov.idtheft>, <http://www.idtheftcenter.org/>



Identity Theft

Protection and Prevention



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